



*Smart Lady*

March 2025



## Smart Lady powered by Fibank - Our promise



To be the business program that is  
the Partner to women in business



# Smart Lady– The Beginning

March 8, 2018 / International women day/

## Smart Lady

The business program, launched by Fibank, is a special program aimed at women in business. It combines not only financial and credit opportunities for businesswomen, but includes a number of financial and non-financial solutions to offer women support, an environment of like-minded people, security and peace of mind.



# Smart Lady

## The Product

- Attractive annual interest rate.
- Eased loan collateral requirements.
- Free period during maternity /up to 15 months/.
- Long repayment period – up to 15 years for investment loans and up to 5 years for revolving loans.
- Insurance on behalf of the bank with "Peace of Mind" insurance and VIP health insurance from FiHealth,
- providing prevention, protection and peace of mind for women entrepreneurs.
- First Lady Credit Card with Breast Cancer Insurance included.
- Special children's savings account.
- Debit card included for children and teenagers.



## The Program

*Вътрешни данни, Март 2025*

- Access to educational materials, courses and sessions, through a B2B networking network.
- Mentoring programs.
- An online platform for women in business.
- Fund to support sustainable business projects.
- Participation in Women's B2B and B2C events business communities.
- Access to business forums and National Programs for women entrepreneurs.

# March 2025 – 7 years after the launch of Smart Lady. Summary of the results.

Nearly **1100 ladies** participated in specially designed trainings, mentoring sessions and business events, supported by the program.

Since the start of the program, more than **80 of our employees** have been trained in special negotiation skills, taking into account the profile of women entrepreneurs, their sensitivity and the need to build trust and detailed information.

In **7 years, 19 ladies** with businesses, supported by Smart lady won prize for 'Most successful female entrepreneurship' in the prestigious national competitions - 'Best Bulgarian Company' and organized by the Union Made in Bulgaria contest 'Golden Martenitsa'.

For **7 years, every working day** we have granted a loan to a female entrepreneur



## Awards

**b2b Awards** – Business Debut of the Year;  
**Business Lady Awards** – Brand of the Year;  
**My Love Marks Awards** – Innovative Brand;  
**European excellence award Balkans;**  
**Product of the Year;**  
**Website of the Year** - award of the audience, second place.

We have supported more than **1270 ladies** to boot or develop their business.

The granted amount of business loans is over **BGN 132 million.**

**32% of the number** of those allocated loans in the small business segment are the start-up and development of a **sustainable business.**

**Sustainable Lady Fund** - established in 2021 to date, we have financially supported **15 projects** of female entrepreneurs in the field of **sustainable business.**

In **2024, Smart Lady** was presented as the **only comprehensive program for women** in business in the sessions of the European Program for the Development of Women's Entrepreneurship in the countries of the Danube Region

# March 2024 – 7 years after the launch of Smart Lady. Summary of the results.

Already with the launch of the program, **over 140 ladies from 6 cities** in the country were trained in a specially created "Women in Business" program in modules such as stratified business, digital marketing and sales, personnel management, soft skills, etc.

## Arena of women in business

In 2023-2024, **80 successful ladies** from all over the country presented to investors and financial institutions and entrepreneurs, with the aim of financing projects for start-up or developing businesses.

**United Nations High Commissioner for Refugees** – In 2024/2025 **6 ladies** with refugee status from Afghanistan, Yemen and Ukraine are trained in the National Mentoring Program supported by Smart Lady.

## Partnership with the National Mentoring Program 2023-2025.

Over **160 women** started their training in the National Mentoring Program for Women Entrepreneurs with the support of Smart Lady.



**Smart Lady Club 2023-2525** – over **160 ladies** participated in a series of special business meetings with the members and mentors from MENTORITE.BG and special guests - financiers, psychologists, investors and famous people from sports and art.

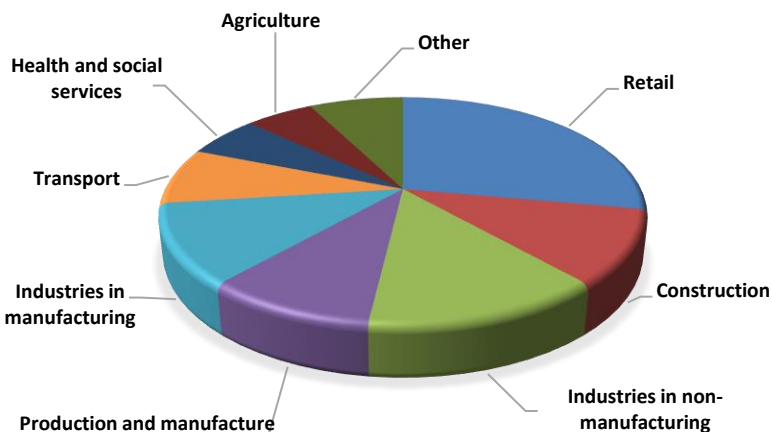
**2024 - Be part of Smart Lady** - officially launched a series of meetings within the framework of the created "Women's Business Community" program in Sofia and four leading cities in the country. More than **120 ladies** will be trained on topics such as project financing, sustainable business, etc.

# Smart Lady through the years in numbers

## Small business banking

Total amount of loans granted	75 890 520 BGN
Total number of credits	236 pcs
Average loan amount	321 570 BGN
Average period	61 months

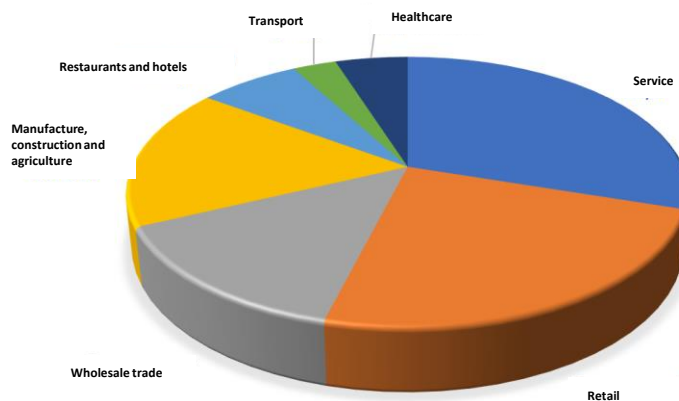
## SECTORS



## Microlending

Total amount of loans granted	56 845 711 BGN
Total number of credits	1035 pcs
Average loan amount	54 923 BGN
Average period	60 months

## SECTORS



## National mentor program for women in business – Smart Lady 2023 - 2024

From 2023 to the present, **Smart Lady** is the leading partner of the National Mentoring Program for Women Entrepreneurs.

So far, more than **160 ladies** from all over the country have been trained and trained in the program, and the process lasts 5 months.

Within the program, over 25 mentors conduct training and workshop sessions.

In 2024 a special training module on "**Sustainable Business**", developed on the basis of the program of the **University of Cambridge, Institute for Sustainability Leadership**, was introduced into the mentoring program

From 2023 until now, **more than 10 ladies**, clients of the bank, have won scholarships from Fibank and are studying in the program.

From 2024 to date, in cooperation with the **United Nations High Commissioner for Refugees**, **six ladies** from Afghanistan, Yemen and Ukraine, with refugee status, are being trained in the mentoring program with the support of Smart Lady.





# Smart Lady club 2023-2024

A series of business meetings of the members are held annually **Smart Lady club** with members and mentors from the National Mentorship program - MENTORITE.BG and special guests - financiers, psychologists, investors and famous people from sports, science and art.

Thematic monthly meetings covered topics such as:

- Successful entrepreneurship.
- Golden rules in business and finance.
- Entrepreneurship - psychology of success.
- Business. Time for me. The balance.
- Financing methods - possibilities and advantages.

**In 2024**, a meeting was held with Lady Cherie Blair and representatives of the **Cherie Blair Foundation for Women**, exchanging good practices in the direction of female entrepreneurship and mentoring programs



# „Arena of women in business “ powered by Smart Lady

The third and fourth edition of the Women's Business Arena 2023-2024, supported by **Smart Lady**, brought together successful business women from all over the country. Within the framework of the two editions, over **80 ladies** presented their business projects through investors, financial institutions, partners and mentors in order to secure funding for their business ideas.

The best projects shared a fund of **BGN 60,000**.

During the period, **4 ladies** with sustainable business projects in the start-up and developing business categories received additional funding from the **Sustainable Lady Fund**.



# Sustainable Lady Fund –part of the business program Smart Lady

Established in 2021 the **Sustainable Lady** fund aims to support innovative sustainable projects of female entrepreneurs who want to start or develop a sustainable business and implement sustainable business practices. Since its inception, the fund has supported more than **15 female entrepreneurs**, financing their projects with a focus on sustainable business.

The fund is part of the **Green Network of Global and Local Mastercard Environmental Support Projects.**



# The program Smart Lady and our successful business ladies

In **7 years, 19 ladies** with businesses, financed by Smart Lady, won prizes for "Most successful female entrepreneurship" in the prestigious national competitions - "Best Bulgarian Company" and the "Golden Martenitsa" competition organized by the Made in Bulgaria Union



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